

May 24, 2013

Prospective Clients
Eclipse Brand Builders
11080 Chandon Way
John's Creek, GA 30097

Subject: Letter of Endorsement

The purpose of this letter is to formally recommend the services of Eclipse Brand Builders (Eclipse) by recapping the long association F&M has enjoyed with its founders and principals. Gene Lock, Sharon Morris, and Kent Culverhouse have been responsible for construction of three branch offices, a 14,000 square foot Main Office, and significant upgrade and modernization of two branches. Professionalism and integrity are the cornerstones of the Eclipse organization. Eclipse's Architect & Design Team led by Kent Culverhouse will custom design the banking facility to meet specific needs, save clients countless construction dollars, and produce a building of lasting style and quality.

Once the design is approved by the bank, Eclipse will supply an on-site project manager who will consult with bank officers to make sure that local vendors and suppliers are involved to the extent possible. This is particularly appealing to the community bank as it allows the bank to channel business to folks who are customers, prospective customers, or shareholders of the bank yet requires all vendors to be competitive in pricing. The Project Manager is traditionally well experienced, keeps the bank "in the loop" every step of the way, and strives to bring the project to completion on time and within budget.

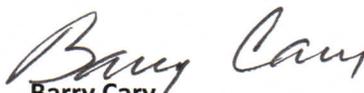
Eclipse's founders clearly recognize that construction is not always an "exact science" and occasionally a mistake can occur. A refreshing characteristic about Kent, Gene, and Sharon is that this group remains steadfast in making things right, when something goes wrong, stands behind the firm's work, and fully accepts responsibility and accountability for every aspect of the project.

Please contact either of the undersigned at 731-669-3900 or email us at fmb-tn.com should you have questions or need to discuss our impressions and experience with officials of Eclipse Brand Builders.

Sincerely,



George L. Atwood
Chairman & CEO



Barry Cary
President